

United States Bankruptcy Court
Eastern District of New YorkIn re:
Michael Skolnick
Alison Skolnick
DebtorsCase No. 13-47202-nhl
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: admin
Form ID: 262Page 1 of 2
Total Noticed: 22

Date Rcvd: Mar 12, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 14, 2014.

db/jdb
smg +Michael Skolnick, Alison Skolnick, 49 Bianca Court, Staten Island, NY 10312-6621
+NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719

smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300

smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001

smg +Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449

8204181 +Aspen Knolls Estates H O A, 151 Ilyssa Way, Staten Island, NY 10312-1371

8204184 Con Edison, Cooper Station, P.O. Box 138, New York, NY 10276-0138

8235225 +Consolidated Edison Company of New York, Inc., 4 Irving Place, Room 1875-S, New York, New York 10003-3502, Attn: Bankruptcy Group

8204189 +Nationstar Mortgage, C/O McCabe Weisberg & Conway PC, 145 Huguenot Street, New Rochelle, NY 10801-5200

8228477 +Nationstar Mortgage LLC, Gross Polowy Orlans LLC, 25 Northpointe Parkway, Suite 25, Amherst, NY 14228-1891

8204191 +Reward Zone Program Mastercard, P O Box 71104, Charlotte, NC 28272-1104

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BRJMCCORD.COM Mar 12 2014 18:23:00 Richard J. McCord, Certilman Balin Adler & Hyman, 90 Merrick Avenue, East Meadow, NY 11554-1597

8204182 EDI: CAPITALONE.COM Mar 12 2014 18:23:00 Cap One, Po Box 85520, Richmond, VA 23285

8204183 +EDI: WFNNB.COM Mar 12 2014 18:23:00 Comenity Bank/fashbug, Po Box 182789, Columbus, OH 43218-2789

8204185 +EDI: RCSFNBMARIN.COM Mar 12 2014 18:23:00 Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872

8204186 +EDI: TSYS2.COM Mar 12 2014 18:23:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999

8204187 E-mail/Text: fnb.bk@fnfg.com Mar 12 2014 18:14:00 First Niagara Bank, 6950 S Transit Rd, Lockport, NY 14094

8204188 +EDI: TSYS2.COM Mar 12 2014 18:23:00 Macys, P O Box 183083, Columbus, OH 43218-3083

8209299 +E-mail/Text: EBrewster@dep.nyc.gov Mar 12 2014 18:13:42 New York City Water Board, Department of Environmental Protection, 59-17 Junction Blvd., 13th Floor, Flushing, NY 11373-5188

8204190 +EDI: PRA.COM Mar 12 2014 18:23:00 Portfolio Recvry And Affil, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4962

8217302 EDI: RECOVERYCORP.COM Mar 12 2014 18:23:00 The Bureaus, Inc., c/o Recovery Management Systems Corp., 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

8204192 +EDI: WFFC.COM Mar 12 2014 18:23:00 Wfds/wds, Po Box 1697, Winterville, NC 28590-1697

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 14, 2014

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2014 at the address(es) listed below:

Ehret Anne Van Horn on behalf of Creditor Nationstar Mortgage LLC ecfnofices@gpolaw.com, evanhorn@gpolaw.com

Kevin B Zazzera on behalf of Joint Debtor Alison Skolnick kzazz007@yahoo.com

Kevin B Zazzera on behalf of Debtor Michael Skolnick kzazz007@yahoo.com

Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

Richard J. McCord rmccord@cbah.com, afollett@certilmanbalin.com;cfollett@certilmanbalin.com;N190@ecfcbis.com;mmccord@certilmanbalin.c om

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 5

Form BLDfnd7 (12/01/2007)

United States Bankruptcy Court

Eastern District of New York
271–C Cadman Plaza East, Suite 1595
Brooklyn, NY 11201–1800

IN RE:

CASE NO: 1–13–47202–nhl

Michael Skolnick

Alison Skolnick

49 Bianca Court
Staten Island, NY 10312

49 Bianca Court
Staten Island, NY 10312

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx–xx–8240

xxx–xx–7248

DEBTOR(s)

DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on November 30, 2013; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Richard J. McCord (Trustee) is discharged as trustee of the estate of the above–named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above–named debtor(s) is closed.

BY THE COURT

Dated: March 12, 2014

s/ Nancy Hershey Lord
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Form BLDfnd7(12/01/2007)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.